

Certificate Number: 03621-PAE-DE-033861898

Bankruptcy Case Number: 19-15752



03621-PAE-DE-033861898

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 22, 2019, at 7:22 o'clock PM EST, Christian C Denofa completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 22, 2019 By: /s/Damaris Soto

Name: Damaris Soto

Title: Credit Counselor